

June 20, 2012

## Media statement: Victorian earthquake

Insurers are starting to receive calls from earthquake-affected property owners, who will be relieved to know earthquakes are covered by most home and contents policies, except some limited policies such as fire and theft-only policies.

Affected property owners are advised to contact their insurer as soon as they can to seek advice about the claim process and what they're covered for.

Most reports are for superficial damage only, and this may fall below the excess amount.

The Insurance Council of Australia is liaising with emergency services and local and state governments. The ICA urges anyone whose property has sustained structural damage to heed the advice of the State Emergency Service.

The ICA offers the following general advice to affected policyholders:

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres
- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Store damaged or destroyed items somewhere safe
- Make an inventory of damaged possessions. This will help insurers process your claim

The ICA is operating its disaster hotline – **1800 734 621** – to help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process.